



Flood Risk Open House

Brazoria County

June 2019

FEMA REGION VI
Larry Voice



FEMA

Bender Consulting Services, Inc.
Bruce A. Bender, CFM

Today's Short Agenda

- The NFIP and Risk MAP
- Brazoria Flood Map Project
- Flood Insurance and Flood Maps



FEMA

NFIP & FEMA's Risk MAP Program

National Flood Insurance Program

- **Insuring the flood risk** – Flood Insurance
- **Managing the flood risk** - Floodplain Management
- **Identifying the flood risk** – Flood Hazard Mapping
 - Risk Mapping, Assessment and Planning (Risk MAP) – Nationwide program partnering with state and local communities

Risk MAP goal is to deliver quality data that:

- Increases Public Awareness
 - Leads to Action
 - Reduces flood risk



FEMA

Brazoria County Mapping Project

- ▶ **Preliminary flood maps** released June 30, 2017
- ▶ **Revised preliminary flood maps** released June 29, 2018
 - Lake Jackson provided corrected Bastrop Bayou data
- ▶ **Appeal Period:** February 28, 2019 - May 29, 2019
- ▶ **What was updated?**
 - New Coastal Study
 - Bastrop Bayou data provided by City
 - New models for Clear Creek and some tributaries
 - Most riverine data re-delineated

Brazoria County Mapping Changes

What Changed

► Inland Areas

- About 155 square miles ***newly identified as*** high-risk Special Flood Hazard Areas
- About 31 square miles ***no longer identified as*** high-risk Special Flood Hazard Areas, now moderate-low risk

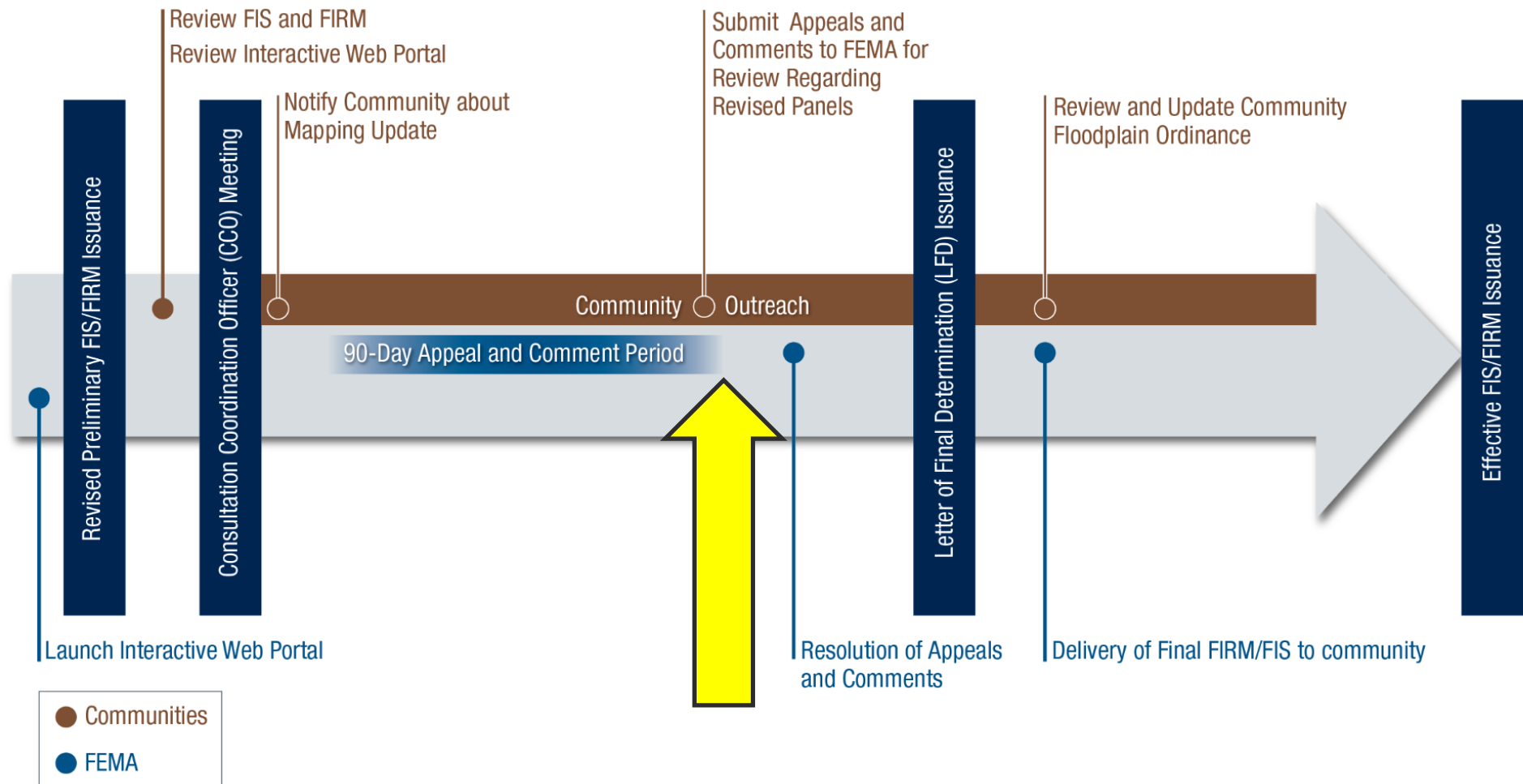
► Coastal Areas

- Higher Base Flood Elevations
- Smaller VE Zone

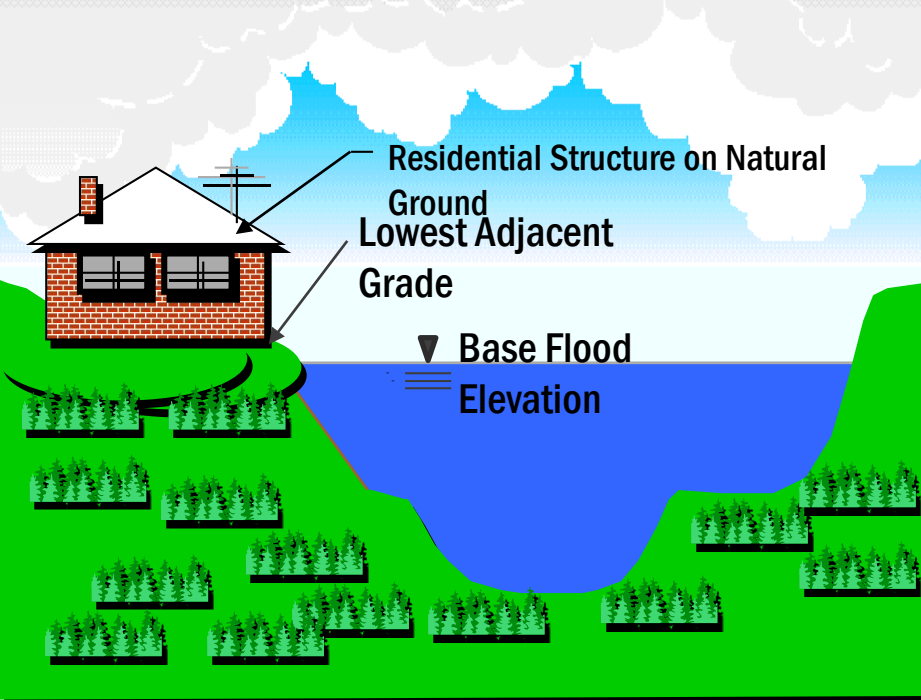


FEMA

Project Milestones for Revised Preliminary Flood Maps



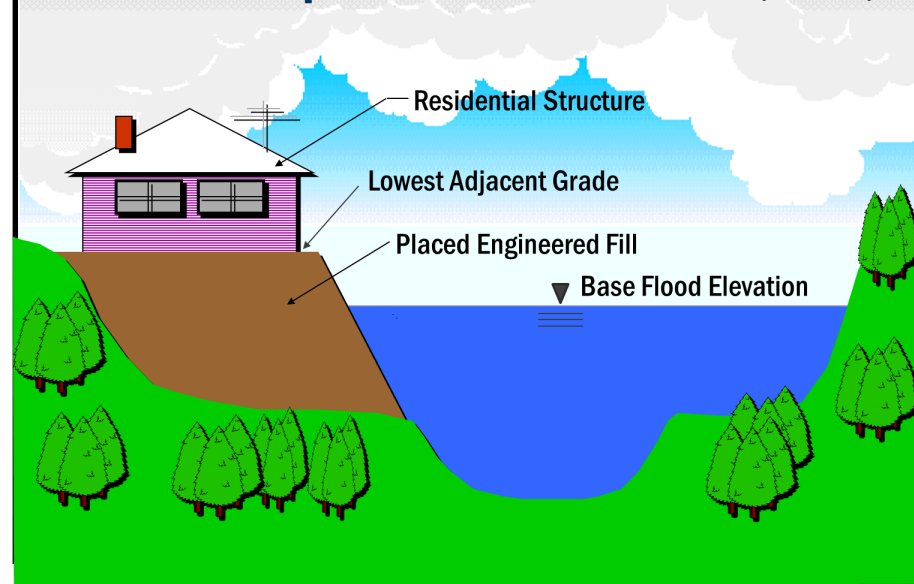
Letter of Map Amendment (LOMA)



Use MT-EZ, eLOMA and/or MT-1 Forms

Use MT-1 Forms, w/ Community Acknowledgement Form

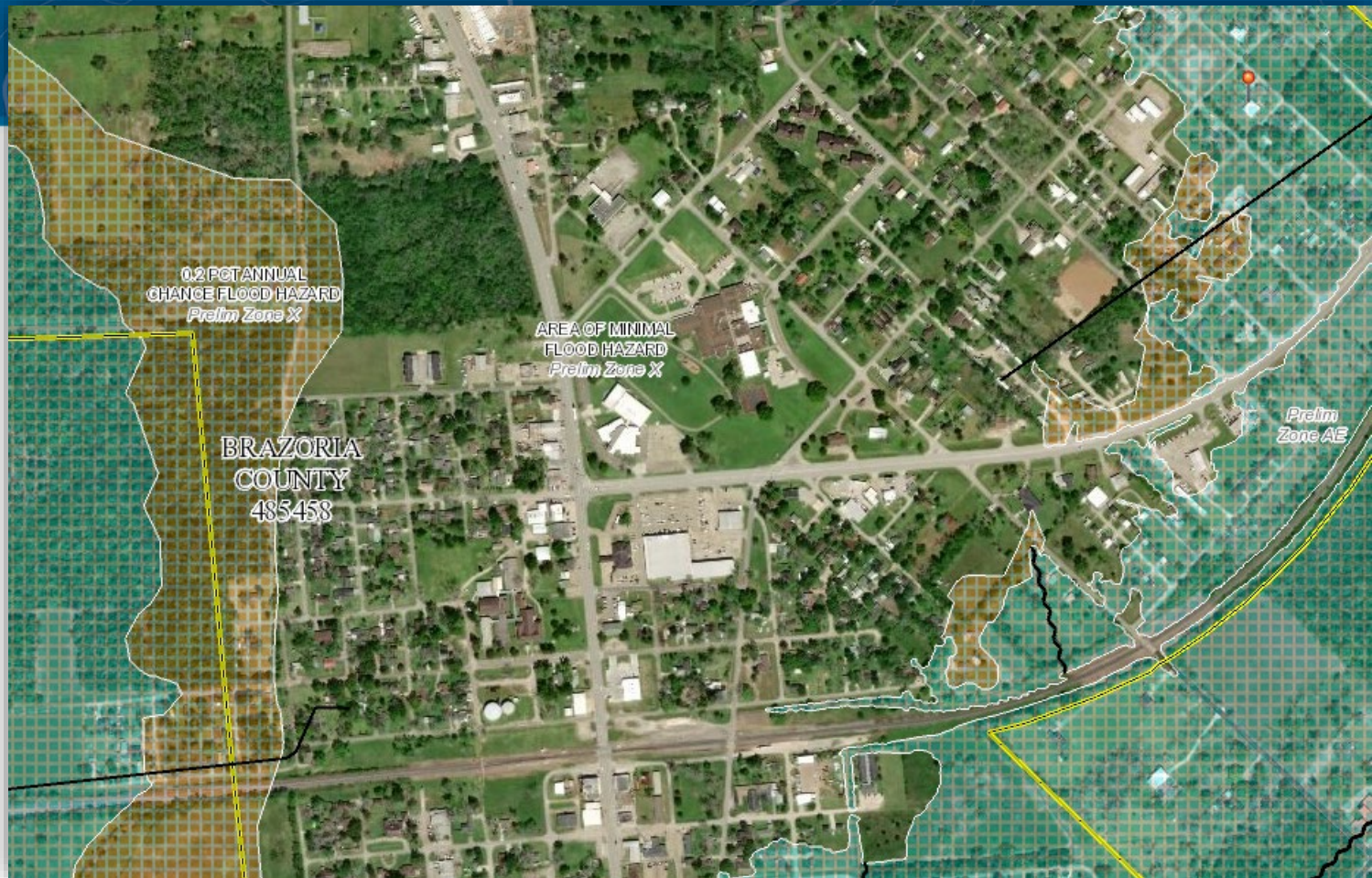
Letter of Map Revision **Based on Fill** (LOMR-F)



www.fema.gov/letter-map-amendment-letter-map-revision-based-fill-process



FEMA



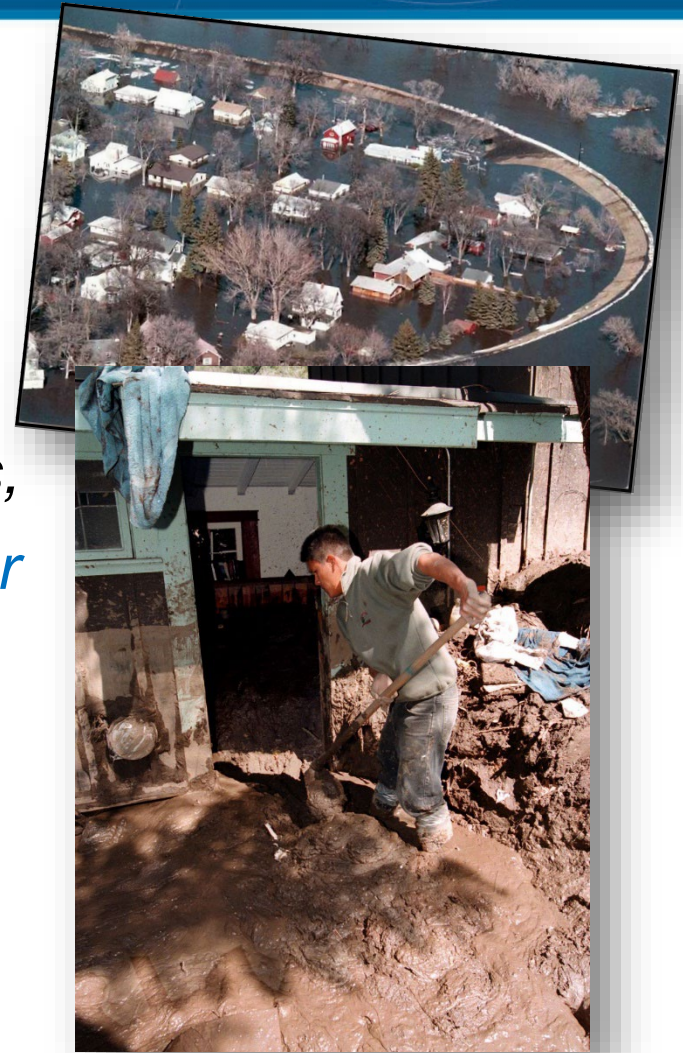
FLOOD INSURANCE AND MAP CHANGES



FEMA

NFIP Flood Insurance: Single Peril....Flooding

A *general and temporary condition* or complete inundation of
2 or more acres of normally dry land area *or of 2 or more properties* (at least one of which is your property) from overflow of inland or tidal waters, from *unusual and rapid accumulation or runoff* of surface waters *from any source*,
or from *mudflow*.



FEMA

Maximum Flood Insurance

Occupancy	Building	Contents
Residential	\$250,000	\$100,000
Other Residential	\$500,000	\$100,000
Non-Residential	\$500,000	\$500,000

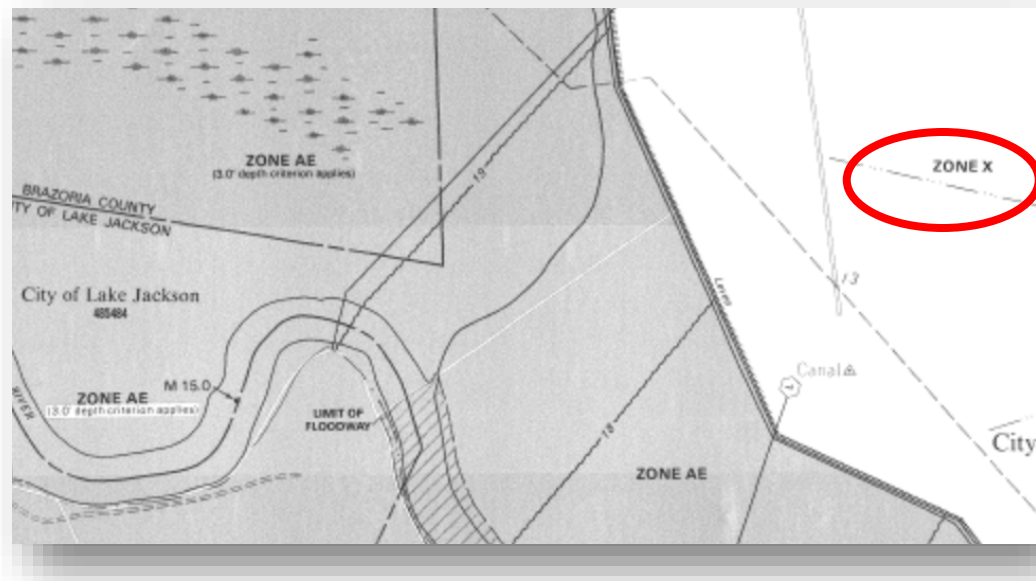


FEMA

Flood Zones & Flood Maps

Non-Special Flood Hazard Areas (NSFHAs)

- Moderate-Risk Areas
 - Zone B; Shaded X
- Low-Risk Areas
 - Zone C and X
- **40+%** of claims in TX
- Low-Cost Insurance:
Preferred Risk Policy

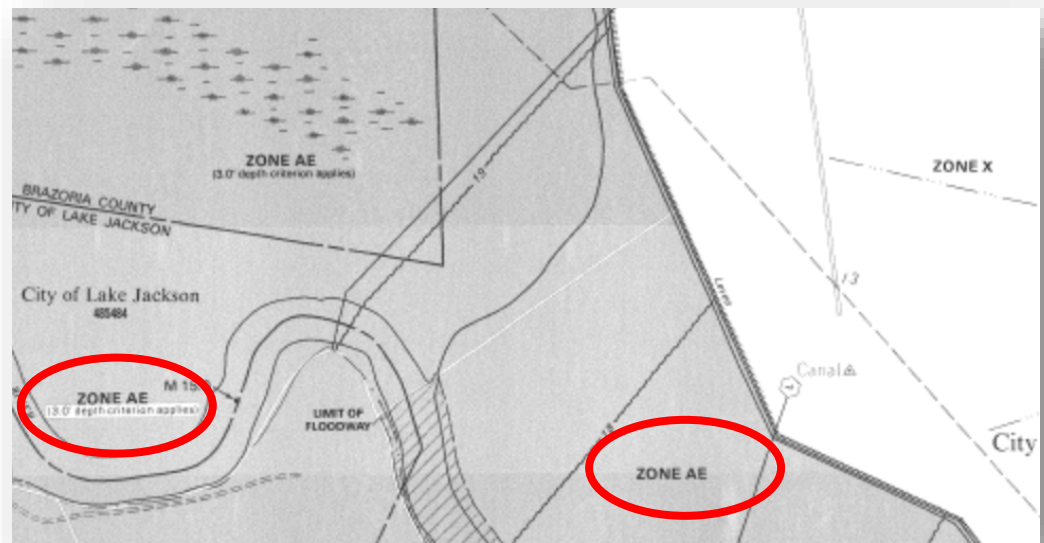


FEMA

Flood Zones & Flood Maps

Special Flood Hazard Areas (SFHAs)

- High-Risk Areas
 - Zone V & A
 - 26% chance of flooding in 30 years
 - Most lenders require flood insurance



FEMA

Pre-Flood Insurance Rate Map (Pre-FIRM) vs. Post-FIRM

Pre-FIRM

- Built before initial FIRM
- No NFIP Building Ordinance
- Subsidized Rates in Zones D, A & V

Post-FIRM

- Built on/after initial FIRM
- NFIP Building Ordinance**
- Requires Elevation Certificate (EC) in Zones A & V
- Full-risk rates charged

Brazoria County, TX
First FIRM – 07/01/74



FEMA

Effective Dates

30 days

1 day

0 days



FEMA

Map Changes and Rating Options

Newly Identified at
High Risk

Zone X



Zone AE

Newly Mapped
Procedure

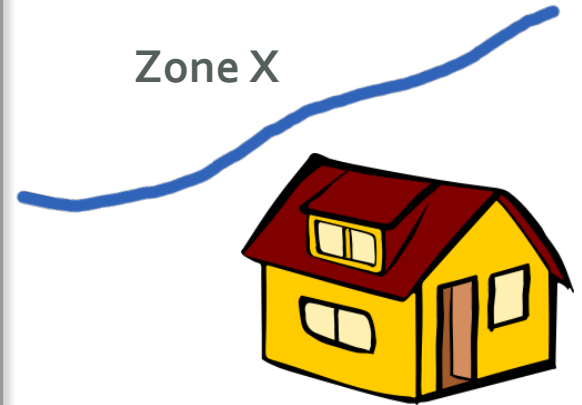
Increase in BFE;
Zone A to V



Grandfathering

Newly Identified at
Mod-Low Risk

Zone X



Zone AE

Conversion



FEMA

No Change in BFE or Flood Zone

- Still at risk; learn the level of risk.
- If currently have flood insurance:
 - Is it at current replacement cost?
 - Are the contents fully covered?
- If not currently covered for flood:
 - Do you qualify for a PRP?



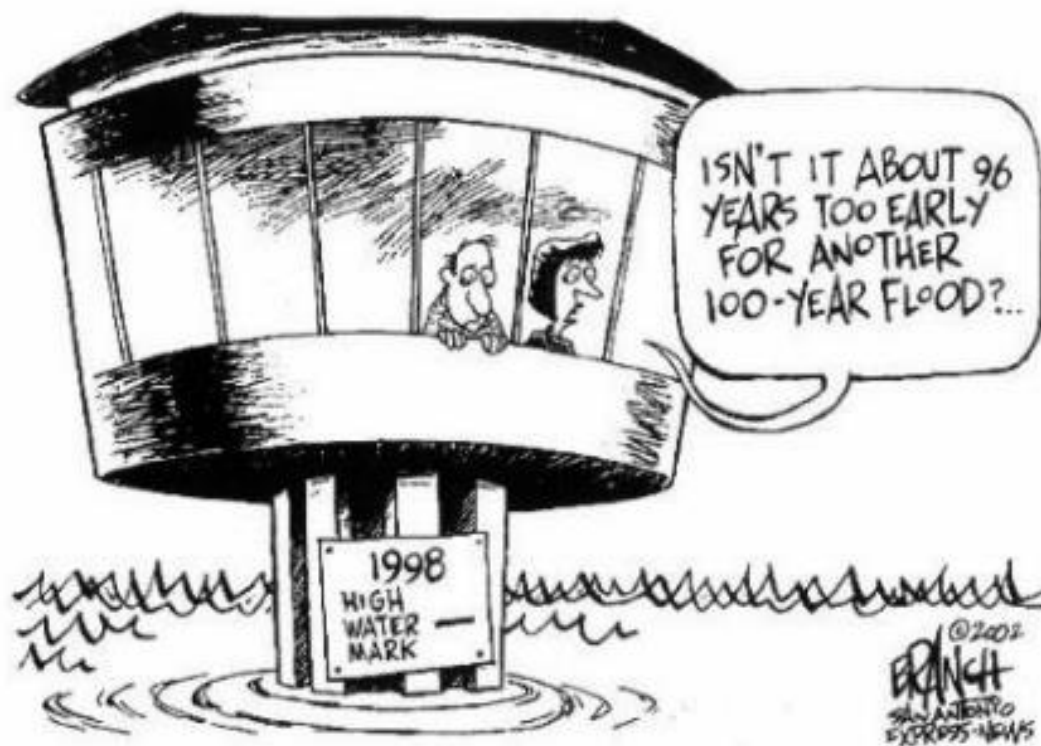
FEMA

Summary: Changes in BFE or Flood Zone

Increase in Risk – Money saving options	Grandfathering Newly Mapped Procedure
Decrease in Risk – Risk is reduced, not removed	Convert existing policy to PRP; get a refund!
No Change in Risk	Are they fully covered , both contents and building? If in a moderate- to low-risk zone, do they have a PRP?



Top Three Things *To Remember*



**Wherever it rains,
it can flood.**

**We all live in a
flood zone.**

**Flood insurance
doesn't require a
disaster to pay.**



FEMA

TONIGHT'S MEETING ROOM SET-UP



FEMA

THANK YOU FOR COMING TONIGHT.

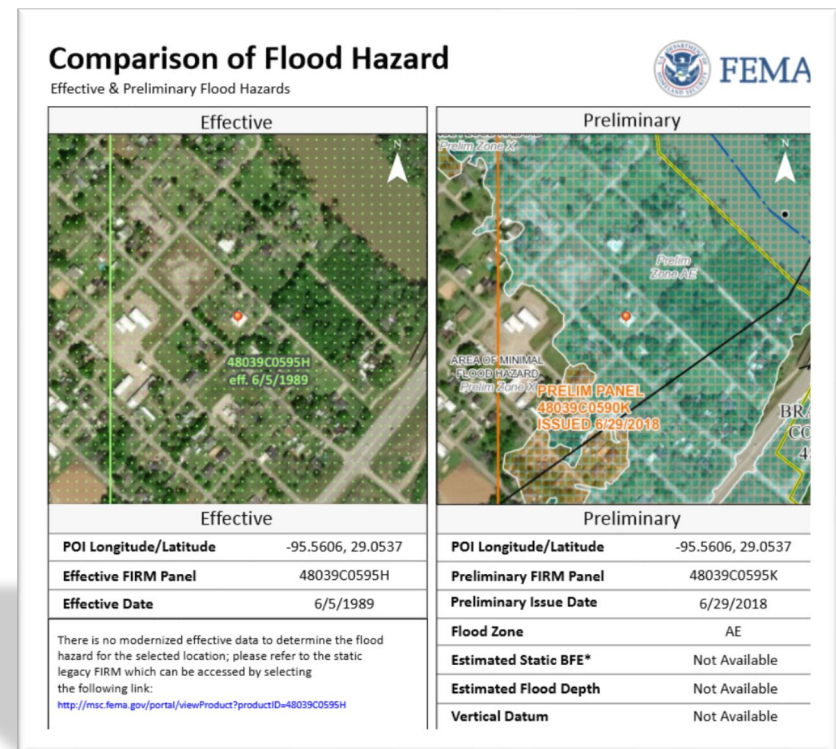
QUESTIONS WILL BE TAKEN ONE-ON-ONE TO ALLOW OTHERS TO VISIT THEIR STATIONS OF INTEREST.

Effective Map:

[Maps.RiskMAP6.com](https://maps.riskmap6.com)

Compare new and old:

[MSC.FEMA.gov/FMCMV](https://msc.fema.gov/FMCMV)



FEMA